

PATENT COOPERATION TREATY

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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

(Chapter II of the Patent Cooperation Treaty)

(PCT Article 36 and Rule 70)

REC'D 09 AUG 2005

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Applicant's or agent's file reference KEA005	FOR FURTHER ACTION		See Form PCT/IPEA/416
International application No. PCT/NZ2004/000065	International filing date (<i>day/month/year</i>) 2 April 2004	Priority date (<i>day/month/year</i>) 2 April 2003	
International Patent Classification (IPC) or national classification and IPC Int. Cl. ⁷ G06F 17/60			
Applicant F-TECHNOLOGIES LTD et al			

<p>1. This report is the international preliminary examination report, established by this International Preliminary Examining Authority under Article 35 and transmitted to the applicant according to Article 36.</p> <p>2. This REPORT consists of a total of 3 sheets, including this cover sheet.</p> <p>3. This report is also accompanied by ANNEXES, comprising:</p> <p style="margin-left: 20px;">a. <input checked="" type="checkbox"/> (sent to the applicant and to the International Bureau) a total of 3 sheets, as follows:</p> <div style="margin-left: 40px;"> <p><input checked="" type="checkbox"/> sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications authorized by this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions).</p> <p><input type="checkbox"/> sheets which supersede earlier sheets, but which this Authority considers contain an amendment that goes beyond the disclosure in the international application as filed, as indicated in item 4 of Box No. I and the Supplemental Box.</p> </div> <p style="margin-left: 20px;">b. <input type="checkbox"/> (sent to the International Bureau only) a total of (indicate type and number of electronic carrier(s)) , containing a sequence listing and/or table related thereto, in computer readable form only, as indicated in the Supplemental Box Relating to Sequence Listing (see Section 802 of the Administrative Instructions).</p>																									
<p>4. This report contains indications relating to the following items:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 5%;"><input checked="" type="checkbox"/></td> <td style="width: 15%;">Box No. I</td> <td>Basis of the report</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. II</td> <td>Priority</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. III</td> <td>Non-establishment of opinion with regard to novelty, inventive step and industrial applicability</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. IV</td> <td>Lack of unity of invention</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td>Box No. V</td> <td>Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. VI</td> <td>Certain documents cited</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. VII</td> <td>Certain defects in the international application</td> </tr> <tr> <td><input type="checkbox"/></td> <td>Box No. VIII</td> <td>Certain observations on the international application</td> </tr> </table>		<input checked="" type="checkbox"/>	Box No. I	Basis of the report	<input type="checkbox"/>	Box No. II	Priority	<input type="checkbox"/>	Box No. III	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability	<input type="checkbox"/>	Box No. IV	Lack of unity of invention	<input checked="" type="checkbox"/>	Box No. V	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement	<input type="checkbox"/>	Box No. VI	Certain documents cited	<input type="checkbox"/>	Box No. VII	Certain defects in the international application	<input type="checkbox"/>	Box No. VIII	Certain observations on the international application
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Date of submission of the demand 20 October 2004	Date of completion of the report 27 July 2005
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INTERNATIONAL PRELIMINARY REPORT ON PATENTABILITY

International application No.

PCT/NZ2004/000065

Box No. I **Basis of the report**

1. With regard to the language, this report is based on the international application in the language in which it was filed, unless otherwise indicated under this item.

☐ This report is based on translations from the original language into the following language which is the language of a translation furnished for the purposes of:

☐ international search (under Rules 12.3 and 23.1 (b))

☐ publication of the international application (under Rule 12.4)

☐ international preliminary examination (under Rules 55.2 and/or 55.3)

2. With regard to the elements of the international application, this report is based on (*replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report*):

☐ the international application as originally filed/furnished

☒ the description:

pages 1-19 as originally filed/furnished

pages* received by this Authority on with the letter of

pages* received by this Authority on with the letter of

☒ the claims:

pages as originally filed/furnished

pages* as amended (together with any statement) under Article 19

pages* 20,22 received by this Authority on 29 October 2004 with the letter of 20 October 2004

pages* 21 received by this Authority with the letter of 7 March 2005

☒ the drawings:

pages 1-3 as originally filed/furnished

pages* received by this Authority on with the letter of

pages* received by this Authority on with the letter of

☐ a sequence listing and/or any related table(s) - see Supplemental Box Relating to Sequence Listing.

3. ☐ The amendments have resulted in the cancellation of:

☐ the description, pages

☐ the claims, Nos.

☐ the drawings, sheets/figs

☐ the sequence listing (*specify*):

☐ any table(s) related to the sequence listing (*specify*):

4. ☐ This report has been established as if (some of) the amendments annexed to this report and listed below had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).

☐ the description, pages

☐ the claims, Nos.

☐ the drawings, sheets/figs

☐ the sequence listing (*specify*):

☐ any table(s) related to the sequence listing (*specify*):

* If item 4 applies, some or all of those sheets may be marked "superseded."

Box No. V Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**1. Statement**

Novelty (N)	Claims 1-13	YES
	Claims	NO
Inventive step (IS)	Claims 2,8,12	YES
	Claims 1,3-7,9-11,13	NO
Industrial applicability (IA)	Claims 1-13	YES
	Claims	NO

2. Citations and explanations (Rule 70.7)

D1: AU 89346/01 B

D2: US 5950169 A

INVENTIVE STEP (IS) claims 1,3-7,9-11,13

The invention defined by claims 1, 3-7, 9-11 and 13 lacks an inventive step in light of D1 and D2, when each is individually considered together with the common general knowledge in the art.

D1 provides a method of managing an insurance claim including the steps of forming a claim datafile by obtaining information relating to a claim, establishing a database where current item replacement values are stored, and settling a claim. D2 provides an insurance claim datafile containing policy information, item replacement value and claim settlement information.

These claims additionally add the feature of checking the claims history of a claimant. This feature is well known in the art of providing insurance, and is a well established step in deciding whether or not to offer insurance to an applicant. The addition of this step to the prior art does not constitute an inventive step, and the claimed invention is considered to be no more than a workshop modification of the prior art.

Claims:

1. A method of managing an insurance claim, the method including the steps of:
 - 5 a.) obtaining information on a claim, including items of property relating to said claim, such information forming a claim datafile;
 - b.) selecting items of property being claimed by consulting a property register configured and arranged to store items of property owned by the person or entity making a claim; and wherein an historical claims database is consulted
10 to check the claims history of the claimant;
 - c.) obtaining information to establish a replacement value for each of the items of property relating to the claim; and
 - d.) selecting a method of settlement of the claim and calculating the replacement values for each of the items of property to determine a settlement value.
15
2. A method according to claim 1 wherein in step b. if any items being claimed match previous items claimed by consulting the historical claims database, a flag is generated to provide an indication to a user that further investigation may be warranted.
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3. A method according to claim 1 wherein the property register is periodically updated to ensure accuracy of the items of property.
4. A method according to claim 1 wherein the property register is configured and
25 arranged to be accessible by authorised third parties over a communications network.
5. A method according to claim 1 wherein the steps of the method are carried out by a website server configured and arranged to allow access by authorised users.
- 30 6. A method according to claim 1 further including an archiving step wherein the datafile associated with a settled claim is moved to an archiving database wherein further changes to the datafile are not permitted.

7. A method according to claim 1 further including a post archiving revision step wherein the datafile associated with a settled claim is accessed from an archive location and reviewed and altered as required, and wherein an audit trail of the process is recorded.

8. A computer controlled method for managing an insurance claim, the computer being programmed to carry out the steps of:

a. generating a claim datafile by receiving information relating to a claim, including items of property relating to the claim;

b. selecting items of property being claimed by consulting a property register configured and arranged to store items of property owned by the person or entity making a claim, and consulting an historical claims database to check the claims history of the claimant, and if any items being claimed match previous items claimed the claimant, a flag is generated to provide an indication to a user that further investigation may be warranted;

c. obtaining information to establish a replacement value for each of the items of property relating to the claim; and

d. selecting a method of settlement of the claim and calculating the replacement values for each of the items of property to determine a settlement value.

9. A computer programmed to carry out the processing steps of claim 8.

10. A system of managing an insurance claim using the method of any one of claims 1 to 9, the system including a property register configured and arranged to store items of property, the property register being configured and arranged to be updatable with current schedules of items of property, the database having means to accept a request to add or delete or update an item of property, and to allow access by authorised users to consult the items of property.

11. A method according to claim 1 substantially as herein described.

12. A computer controlled method according to claim 8 substantially as herein described.

13. A system of managing an insurance claim substantially as herein described with reference to any one of the accompanying drawings.

5